

April 5, 2006

Walmart is attempting to do to banking what it has done to the retail industry of our country - destroy it. It is bad enough that they have too much power in one part of our economy we must stop them from gaining that much power in our financial industry. One company cannot be allowed to accumulate this much monopolistic power in our country.

This harkens back to the days of the robber barrons. We fought long and hard to do away with those practices and we cannot allow this to happen again in this country.

I respectfully request all Directors to attend these very important hearings and vote against allowing this one company to create a bank and accumulate such power.

Please vote against allowing Walmart to create a banking entity.

Jack L. Cooper